

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Virgil Horn § Case No. 15-32189  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Cindy M. Johnson, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 104,351.00 (Without deducting any secured claims)	Assets Exempt: 20,420.00
Total Distributions to Claimants: 2,481.47	Claims Discharged Without Payment: 132,262.15
Total Expenses of Administration: 830.23	

3) Total gross receipts of \$ 3,311.70 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 3,311.70 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 119,351.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	830.23	830.23	830.23
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	10,199.34	10,055.28	10,055.28	2,481.47
<b>TOTAL DISBURSEMENTS</b>	\$ 129,550.34	\$ 10,885.51	\$ 10,885.51	\$ 3,311.70

4) This case was originally filed under chapter 7 on 09/22/2015 . The case was pending for 28 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/12/2018 By: /s/Cindy M. Johnson, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Anticipated Tax Refund For 2015 Tax Year	1224-000	3,311.70
<b>TOTAL GROSS RECEIPTS</b>		<b>\$3,311.70</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	PennyMac Loan Servicing PO Box 509124 Dan Diego, CA 92150		119,351.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 119,351.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Cindy M. Johnson	2100-000	NA	827.93	827.93	827.93
Cindy M. Johnson	2200-000	NA	2.30	2.30	2.30
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 830.23</b>	<b>\$ 830.23</b>	<b>\$ 830.23</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Choice Recovery 1550 Old Henderson Road Suite 100- South Columbus, Ohio 43220		280.00	NA	NA	0.00
	Credit Union 1 450 E 22nd Street Lombard, IL 60404		246.00	NA	NA	0.00
	Creditor Collection PO Box 63 Kankakee, IL 60901		688.00	NA	NA	0.00
	Creditor Discount & Auto PO Box 213 Streator IL 61364		154.00	NA	NA	0.00
	Creditor Discount & Auto PO Box 213 Streator IL 61364		80.00	NA	NA	0.00
	Diversified Services, Inc 2250 E Devon Ave Des Plaines, IL 60018		338.00	NA	NA	0.00
	JB Robinson 375 Ghent Rd Fairlawn, OH 44333		0.00	NA	NA	0.00
	Joliet Radiological S.C. 36910 Treasury Center Chicago, IL 60694		49.34	NA	NA	0.00
	Miramend Revenue Group 991 Oak Creek Dr Lombard IL		772.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Northwest Collector 3601 Alogonquin Rd Suite 232 Rolling MDWS IL 60008		208.00	NA	NA	0.00
	Syncb/care credit C/O PO box 965036 Orlando Florida 32896		0.00	NA	NA	0.00
	VALLEY IMAGING CONSULTANTS 2000 Ogden Ave Aurora, IL 60504		16.00	NA	NA	0.00
	Whitehall C/O PO Box 965036 Orlando Florida 32896		2,506.00	NA	NA	0.00
2	American Infosource Lp As Agent For	7100-000	NA	4,743.97	4,743.97	1,170.73
3	American Infosource Lp As Agent For	7100-000	649.00	932.66	932.66	230.16
4	American Infosource Lp As Agent For	7100-000	211.00	170.80	170.80	42.15
1	Atlas Acquisitions Llc (Paydayone)	7100-000	NA	1,006.25	1,006.25	248.33
5	Midland Credit Management Inc As Agent For	7100-000	4,002.00	3,201.60	3,201.60	790.10
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 10,199.34</b>	<b>\$ 10,055.28</b>	<b>\$ 10,055.28</b>	<b>\$ 2,481.47</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 15-32189 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee  
Case Name: Virgil Horn Date Filed (f) or Converted (c): 09/22/2015 (f)  
341(a) Meeting Date: 10/19/2015  
For Period Ending: 01/12/2018 Claims Bar Date: 03/09/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Anticipated Tax Refund For 2015 Tax Year (u)	0.00	0.00		3,311.70	FA
2. Residence-Single family home Location-3535 Rogina Dr. Joliet	119,351.00	Unknown		0.00	FA
3. Cash on Hand	50.00	Unknown		0.00	FA
4. Checking, savings or other financial accounts, certificates	20.00	Unknown		0.00	FA
5. Household goods and furnishings, including audio, video, and	1,000.00	Unknown		0.00	FA
6. Books, pictures and other art objects; antiques; stamp, coin	250.00	Unknown		0.00	FA
7. Wearing apparel.	100.00	Unknown		0.00	FA
8. Automobiles, trucks, trailers, and other vehicles and access	4,000.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$124,771.00 \$0.00 \$3,311.70 \$0.00  
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor is turning over estate share of tax refund he received by way of payment plan.

RE PROP # 1 -- Although intercept sent, debtor received his tax refund. Debtor did not have it turned over since pro se debtor spent it. Payment plan completes by end of April 2017.

RE PROP # 2 -- Residence-Single family home Location-3535 Rogina Dr. Joliet IL

RE PROP # 3 -- Cash on Hand

RE PROP # 4 -- Checking acct. w/ Chase Bank

RE PROP # 5 -- used furniture

RE PROP # 6 -- family photos, ordinay art

RE PROP # 7 -- used clothes

RE PROP # 8 -- 2003 Audi A4 w/ approx. 95000.00 miles fair condition

Initial Projected Date of Final Report (TFR): 10/20/2017

Current Projected Date of Final Report (TFR): 01/10/2018

Exhibit 8



## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-32189  
Case Name: Virgil Horn

Trustee Name: Cindy M. Johnson, Trustee

Exhibit 9

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0297

Checking

Taxpayer ID No: XX-XXX6748

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/12/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/20/16	1	Virgil Horn 1610 N. Overlook Dr Joliet, IL 60431	2015 Tax Refund	1224-000	\$150.00		\$150.00
02/21/17	1	Nicole M. Horn	Tax Refund	1224-000	\$3,161.70		\$3,311.70
05/17/17	101	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Distribution			\$830.23	\$2,481.47
		Cindy M. Johnson	Final distribution representing a payment of 100.00 % per court order. (\$827.93)	2100-000			
		Cindy M. Johnson	Final distribution representing a payment of 100.00 % per court order. (\$2.30)	2200-000			
05/17/17	102	Atlas Acquisitions Llc (Paydayone) 294 Union St. Hackensack, NJ 07601	Final distribution to claim 1 representing a payment of 24.68 % per court order.	7100-000		\$248.33	\$2,233.14
05/17/17	103	American Infosource Lp As Agent For Presence Health Po Box 248838 Oklahoma City, Ok 73124-8838	Distribution			\$1,443.04	\$790.10
		American Infosource Lp As Agent For	Final distribution to claim 2 representing a payment of 24.68 % per court order. (\$1,170.73)	7100-000			
		American Infosource Lp As Agent For	Final distribution to claim 3 representing a payment of 24.68 % per court order. (\$230.16)	7100-000			
		American Infosource Lp As Agent For	Final distribution to claim 4 representing a payment of 24.68 % per court order. (\$42.15)	7100-000			
05/17/17	104	Midland Credit Management Inc As Agent For Midland Funding Llc Po Box 2011 Warren Mi 48090	Final distribution to claim 5 representing a payment of 24.68 % per court order.	7100-000		\$790.10	\$0.00

COLUMN TOTALS

\$3,311.70

\$3,311.70

Page Subtotals:

\$3,311.70

\$3,311.70

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Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,311.70	\$3,311.70
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,311.70	\$3,311.70

Exhibit 9

## Exhibit 9

## TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	DISBURSEMENTS	NET ACCOUNT BALANCE
XXXXXX0297 - Checking	\$3,311.70	\$3,311.70	\$0.00
	\$3,311.70	\$3,311.70	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$3,311.70		
Total Gross Receipts:	\$3,311.70		

Page Subtotals:

\$0.00

\$0.00